THE NATAL OFFER

A stick figure learns how wallets, memos, and NFT offers work

An XRPL Education Month comic

WALLET

Connect first. Only you can approve.

NFTokenCreateOffer

Amount: 0 XRP

Flag: tfSellNFToken

To: the example wallet





Buzz



Sol

Luna



Gaia

HOW A PAYMENT WORKS

Sol is curious. What would happen if a service took a payment on the XRP Ledger? Astro Bear walks through a made-up example.

Sol
Say a service took a payment on the ledger. How would that work?

Astro Bear
In our made-up example, you sign a payment from your wallet. It carries a short reference number in the memo, and nothing personal. Once the ledger validates it, the service can match the number. This is an example, not financial advice.





CONNECT A WALLET

Every payment starts in a wallet. For practice, people use a testnet wallet, because testnet XRP has no value.

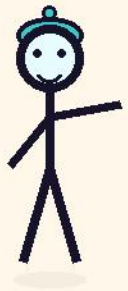
WALLET

Connect first. Only you can approve.

Luna
First you connect a testnet-capable wallet. Only the holder of that key can approve what comes next.



Sol



Luna

Sol
So nobody else holds my keys. I just sign when I am ready.



Buzz

A MEMO IS A PUBLIC NOTE

In our example, the payment memo only gets a short reference number, so the service can match the payment later. Never a birth date, time, or place.

Payment memo: REF-184592. That is all. No birth date. No birth time. No city.



Gaia

Memos are public and permanent, even on testnet. A memo is a note, not a secret.



Gaia

RIDDLE

What belongs in a payment memo?

KEEP BIRTH DETAILS OFF

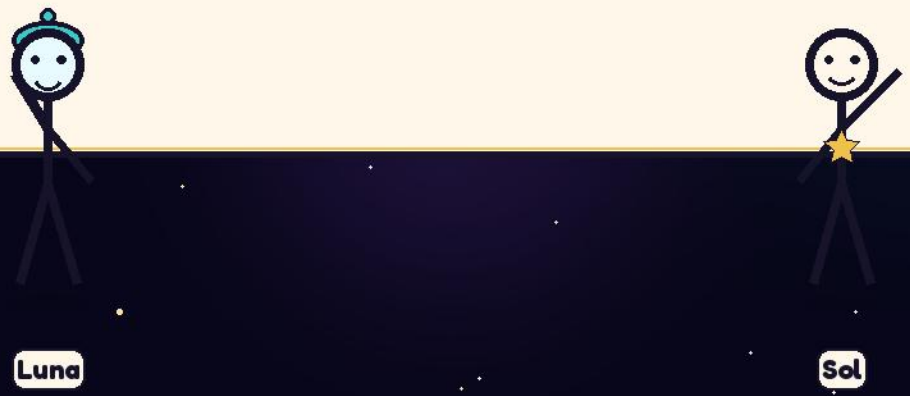
Birth date, birth time, and birth place never go on the ledger, in a memo, or in the raw NFT metadata. The NFT only shows the chart and the Sun and Moon signs.

On the ledger: never.

In a payment memo: never.

In raw NFT metadata: never.

If the birth time is unknown, the chart uses noon and is labeled time unknown.



RIDDLE

If the birth time is unknown, what does the chart use?

MINT, THEN OFFER

The issuer mints the natal chart NFT, then creates a 0 XRP sell offer aimed at the example wallet. The person receiving it does not pay XRP.



Astro Bear

First I mint the NFT. Then I make a free offer to your address. I cannot drop it into your wallet myself.

NFTokenCreateOffer

Amount: 0 XRP

Flag: tfSellNFToken

To: the example wallet

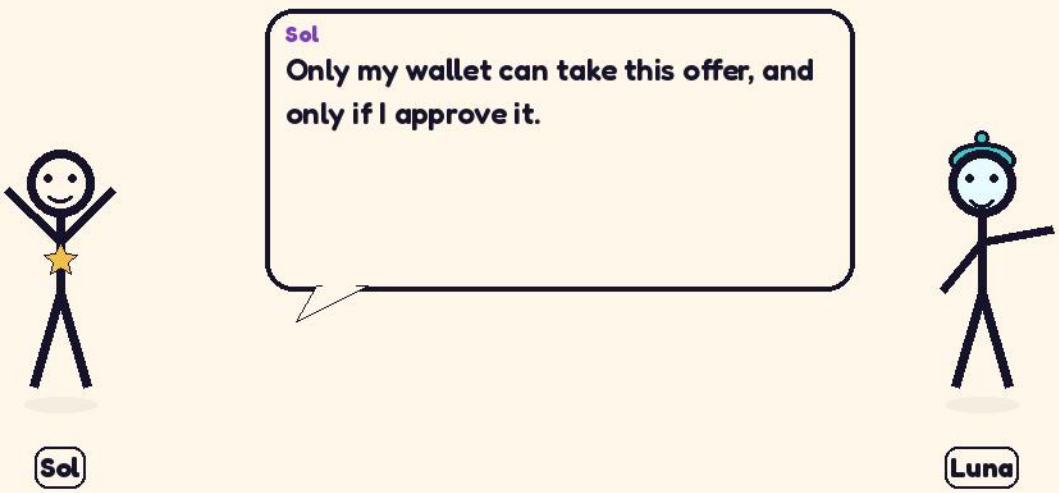
RIDDLE

What is the amount on the NFT offer?

ONE TAP TO APPROVE

An NFT cannot be pushed into a wallet. That is how the XRP Ledger works. The wallet owner opens the offer and taps Approve once to receive it.

APPROVE



RIDDLE

Can the issuer force the NFT into another person's wallet?

READ IT ON THE EXPLORER

This is a real testnet NFTokenCreateOffer. Open the explorer, then walk the fields: type, amount, destination, fee, and memo.

testnet.xrpl.org

NFTokenCreateOffer tesSUCCESS validated

16A2DFCADD965B99480B295734DB2F22E01C78963D01762305445F69106CA82F

Amount 0 XRP Destination the example wallet

Memo type astrobear/nft-offer

Ledger index 22293538 Close 8:03:21 AM ET

Fee 12 drops, burned. Paid to no one.



Astro Bear

If you can read this offer, you can read your own the same way.



Luna

Lesson: xrpl.astrobear589.com/readings-nft.html

Preview a chart: nft.astrobear589.com

Explorer: testnet.xrpl.org/transactions/ plus the hash

RECAP AND A SPECIAL

Answer key

Page 3. A short reference number. Never a birth date, time, or place.

Page 4. A noon chart, labeled time unknown.

Page 5. 0 XRP. The issuer creates a free offer.

Page 6. No. The wallet owner has to tap Approve once.

Remember: a wallet signs. A memo is public. An offer is not a push. Never put a birth date, time, or place on the ledger.

EDUCATION MONTH SPECIAL

Finish the Walk the Ledger quizzes, then claim a free testnet natal chart NFT. A free practice NFT, nothing to buy. Not financial advice.

xrpl.astrobear589.com/readings-special.html



